

<b>Information to identify the case:</b>			
Debtor 1	<b>Shawn E. Warner</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kimberly A. Warner</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>12-23375-CMB</b>		
	Social Security number or ITIN	<b>xxx-xx-6841</b>	
	EIN	-- --	
	Social Security number or ITIN	<b>xxx-xx-5988</b>	
	EIN	-- --	

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Shawn E. Warner

Kimberly A. Warner

10/18/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Shawn E. Warner  
Kimberly A. Warner  
DebtorsCase No. 12-23375-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr  
Form ID: 3180WPage 1 of 3  
Total Noticed: 64

Date Rcvd: Oct 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2017.

db/jdb +Shawn E. Warner, Kimberly A. Warner, 25 Chris Court, Pittsburgh, PA 15239-1107  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr JPMORGAN CHASE BANK, NA, Chase Records Center - Attn: Correspondence,  
 Mail Code LA4-5555 - 700 Kansas Lane, Monroe, LA 71203  
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)  
 13479087 Bank of America, N.A., Bankruptcy Department, P.O. Box 660933, Dallas, TX 75266-0933  
 13413985 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, Processing Center,  
 Des Moines, IA 50364-0500)  
 13413980 +CVS Caremark, PO Box 659539, San Antonio, TX 78265-9539  
 13413978 Chase, PO Box 43224, Columbus, OH 43224-0696  
 13413984 +Forbes Regional, PO Box 73542, Cleveland, OH 44193-0002  
 13593065 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Attn: OH4-7302, Columbus, OH 43219-6009  
 13436665 +MetLife Home Loans, 1555 West Walnut Hill Lane,, Suite 200, Irving, TX 75038-3702  
 13413989 +MetLife Home Loans, 4000 Horizon Way, Irving, TX 75063-2260  
 13413992 +Omega Federal Credit Union, 206 Siebert Road, Pittsburgh, PA 15237-3700  
 13415791 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13413996 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 13413993 +Peoples Natural Gas, PO Box 26784, Richmond, VA 23261-6784  
 13413994 +Plum Borough Earned Income Tax, 4555 New Texas Road, Pittsburgh, PA 15239-1199  
 13413995 +Plum Borough Municipal Authority, 4555 New Texas Road, Pittsburgh, PA 15239-1195  
 13413997 +Premier Medical Associates, PO Box 643773, Pittsburgh, PA 15264-3773  
 13413998 +Quest Diagnostics, PO Box 64378, Baltimore, MD 21264-4378  
 13414000 +Take Care Health, 1741 Washington Road, Pittsburgh, PA 15241-1201  
 13414002 +West Penn Hospital, PO Box 931071, Cleveland, OH 44193-0004  
 13853371 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVBCINOTICE1@state.pa.us Oct 19 2017 01:17:17 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: BASSASSOC.COM Oct 19 2017 01:08:00 Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
 cr EDI: BL-BECKET.COM Oct 19 2017 01:08:00 Main Street Acquisition Corp assignee of CHASE BAN,  
 c/o Becket and Lee, LLP, POB 3001, Malvern, PA 19355-0701  
 cr EDI: AIS.COM Oct 19 2017 01:08:00 Midland Funding LLC by American InfoSource LP as a,  
 PO Box 4457, Houston, TX 77210-4457  
 cr +EDI: PRA.COM Oct 19 2017 01:08:00 PRA Receivables Management, LLC, PO Box 41067,  
 Norfolk, VA 23541-1067  
 cr EDI: RECOVERYCORP.COM Oct 19 2017 01:08:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 cr +EDI: BASSASSOC.COM Oct 19 2017 01:08:00 eCAST Settlement Corporation,  
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083  
 13413975 EDI: AMEREXPR.COM Oct 19 2017 01:08:00 American Express, PO Box 1270,  
 Newark, NJ 07101-1270  
 13440105 EDI: BECKLEE.COM Oct 19 2017 01:08:00 American Express Bank, FSB, c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 13413976 EDI: BANKAMER.COM Oct 19 2017 01:08:00 Bank of America, PO Box 15019,  
 Wilmington, DE 19886  
 13431578 EDI: BANKAMER2.COM Oct 19 2017 01:08:00 FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102  
 13413977 +EDI: CBCSI.COM Oct 19 2017 01:08:00 CBCS, PO Box 164059, Columbus, OH 43216-4059  
 14080707 +E-mail/Text: bankruptcy@consumerportfolio.com Oct 19 2017 01:17:42  
 CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071  
 13507091 EDI: BL-BECKET.COM Oct 19 2017 01:08:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 13533748 +EDI: BASSASSOC.COM Oct 19 2017 01:08:00 Capital One, N.A., c/o Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 13413979 +E-mail/Text: kcarter@creditmanagementcompany.com Oct 19 2017 01:17:52  
 Credit Management Company, 2121 Noblestown Road, PO Box 16346, Pittsburgh, PA 15242-0346  
 13422125 EDI: DISCOVER.COM Oct 19 2017 01:08:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 13413981 EDI: DISCOVER.COM Oct 19 2017 01:08:00 Discover Card, PO Box 71084,  
 Charlotte, NC 28272-1084  
 13413982 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Oct 19 2017 01:18:16 Duquesne Light Company,  
 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
 13501322 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Oct 19 2017 01:18:16 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908

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User: gamr  
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13429025 EDI: RMSC.COM Oct 19 2017 01:08:00 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp., 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
13413986 EDI: HFC.COM Oct 19 2017 01:08:00 HSBC Retail Services, PO Box 17264,  
Baltimore, MD 21297-1264  
13413987 +EDI: RMSC.COM Oct 19 2017 01:08:00 JC Penney, PO Box 981131, El Paso, TX 79998-1131  
13413988 EDI: CBSKOHLS.COM Oct 19 2017 01:08:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
13580971 EDI: RESURGENT.COM Oct 19 2017 01:08:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
13531773 EDI: BL-CREDIGY.COM Oct 19 2017 01:08:00 Main Street Acquisition Corp., assignee,  
of CHASE BANK USA, N. A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13537831 EDI: AIS.COM Oct 19 2017 01:08:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
13413990 +E-mail/Text: evanb@signaturefcu.org Oct 19 2017 01:17:43 NAPUS FCU, P.O. Box 148,  
Alexandria VA 22313-0148  
13518654 +E-mail/Text: bknotice@ncmlc.com Oct 19 2017 01:17:39 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
13584550 EDI: PRA.COM Oct 19 2017 01:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541  
13534821 EDI: PRA.COM Oct 19 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13529454 EDI: RECOVERYCORP.COM Oct 19 2017 01:08:00 Portfolio Investments II LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,  
Miami, FL 33131-1605  
13559738 +EDI: PRA.COM Oct 19 2017 01:08:00 Portfolio Recovery Assocs., LLC, POB 41067,  
Norfolk, VA 23541-1067  
13489746 EDI: Q3G.COM Oct 19 2017 01:08:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
13419282 EDI: RECOVERYCORP.COM Oct 19 2017 01:08:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13413999 EDI: SEARS.COM Oct 19 2017 01:08:00 Sears Credit Cards, PO Box 183082,  
Columbus, OH 43218-3082  
13414001 +E-mail/Text: BankruptcyNotice@upmc.edu Oct 19 2017 01:18:03 UPMC,  
1650 Metropolitan Street, Third Floor - Customer Service, Pittsburgh, PA 15233-2212  
13427713 EDI: USBANKARS.COM Oct 19 2017 01:08:00 ELAN FINANCIAL SERVICES, BANKRUPTCY DEPARTMENT,  
P.O. BOX 5229, CINCINNATI, OH 45201-5229  
13413983 EDI: USBANKARS.COM Oct 19 2017 01:08:00 Elan Financial Services, PO Box 108,  
Saint Louis, MO 63166  
13414003 +EDI: WFNNB.COM Oct 19 2017 01:08:00 WFNNB/Gander Mountain, PO Box 182782,  
Columbus, OH 43218-2782

TOTAL: 40

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
cr Bank Of America, N.A., Successor By Merger To Bac  
cr JPMorgan Chase Bank, National Association  
cr MetLife Home Loans  
cr\* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,  
Greenville, SC 29603-0587  
cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,  
MEMPHIS, TN 38125-1741  
cr\* +Portfolio Recovery Assocs., LLC, POB 41067, NORFOLK, VA 23541-1067  
13507092\* Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13531774\* Main Street Acquisition Corp., assignee, of CHASE BANK USA, N. A., c/o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
13653245\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
Lewisville, TX 75067)  
13413991 ##+NCO Financial, PO Box 15740, Wilmington, DE 19850-5740

TOTALS: 4, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: gamr  
Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Brian C. Thompson on behalf of Joint Debtor Kimberly A. Warner bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;LMichaels@thompsonattorney.com;jwrzosek@thompsonattorney.com;ryandrli  
c@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com  
Brian C. Thompson on behalf of Debtor Shawn E. Warner bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;LMichaels@thompsonattorney.com;jwrzosek@thompsonattorney.com;ryandrli  
c@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com  
Gregory Javardian on behalf of Creditor MetLife Home Loans greg@javardianlaw.com,  
mary@javardianlaw.com;tami@javardianlaw.com  
Gregory Javardian on behalf of Creditor Bank Of America, N.A., Successor By Merger To Bac  
Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing LP greg@javardianlaw.com,  
mary@javardianlaw.com;tami@javardianlaw.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkgroup@kmlawgroup.com  
Joseph P. Schalk on behalf of Creditor JPMorgan Chase Bank, National Association  
jschalk@barley.com, sromig@barley.com  
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage, LLC. pabk@logs.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpggh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpggh.com

TOTAL: 13